

Prepared by and Return to:
 N. MS Title, Inc.
 Hugh H. Armistead, Attorney
 P.O. Box 609
 Olive Branch, MS 38654
 662-895-4844

STATE MS.-DE SOTO CO.
 FILED

JAN 23 1 54 PM '02

BK 409 PG 424
 W.E. DAVIS CH. CLK.

SUZANNE OWINGS BILLS,

GRANTOR,
TO

WARRANTY DEED

WILLIAM S. BILLS and
KRISTINA L. STONE,

GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, I, **SUZANNE OWINGS BILLS**, the undersigned Grantor, do hereby sell, convey and warrant unto **WILLIAM S. BILLS and KRISTINA L. STONE**, as joint tenants with full rights of survivorship, and not as tenants in common, the land lying and being situated in the City of Olive Branch, DeSoto County, Mississippi, described as follows, to-wit:

Lot 219, Section "F", MAGNOLIA ESTATES SUBDIVISION, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 39, at Page 21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in the City of Olive Branch, DeSoto County, Mississippi; to rights of ways and easements for public roads and public utilities shown or not shown on the public records; to the restrictive covenants of said subdivision; and to any prior conveyance or reservation of minerals of every kind and character, including, but not limited to oil, gas, sand and gravel in, on and under subject property.

Grantor further warrants that the real property conveyed herein is separate property and does not constitute any part of her homestead.

Taxes for the year 2002 are to be paid by the Grantees, and possession is to take place upon delivery of this deed.

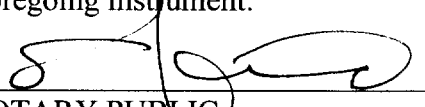
WITNESS MY SIGNATURE, this the **18th day of January, 2002.**


SUZANNE OWINGS BILLS

STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this **18th day of January, 2002**, within my jurisdiction, the within named **SUZANNE OWINGS BILLS**, who acknowledged that she executed the above and foregoing instrument.



NOTARY PUBLIC

My Commission Expires: 10/24/03



Grantor's Address: 10230 Palmer Drive, Olive Branch, MS 38654
Home No. (662) 893-0025; Business No. (901) 866-2674

Grantees' Address: 11705 Miller Road, Olive Branch, MS 38654
Home No. (662) 895-1845; Business No. (662) 893-8232